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APPENDIX SUBMISSION
HAMILTON & DISTRICT HOME BUILDERS ASSOCIATION
AND ITS DEVELOPMENT COUNCIL

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APPENDIX SUBMISSION
HAMILTON & DISTRICT HOME BUILDERS ASSOCIATION
AND ITS DEVELOPMENT COUNCIL

Respectfully submitted on
behalf of the Hamilton &
District Home Builders Association
and its Development Council

Glenn E. Barr, P. Eng.
Donald May, M.C.I.P.

APR 1978

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SECTION I - INTRODUCTION

It has now been four years since the creation of the Regional Municipality of Hamilton-Wentworth. The Hamilton and District Home Builders Association and the Development Council of HUDAC have submitted a brief to the commission. The commission was informed that an appendix would be issued to their brief. Barr Associates has been authorized to prepare this brief as the appendix to the HUDAC submission.

Our conclusions and recommendations are based upon our experience in Hamilton-Wentworth, our discussions with the staff of the Region and of the Municipalities, and our discussions with area developers.

In Section III we analyse the policies of the Region and the Municipalities affecting most aspects of urban development. It should be noted that, while in some cases the policies are carefully documented and approved by Council, in other cases, the policies have been developed through the extension of decisions made on specific developments. In other instances, the policies and servicing standards are the result of staff decisions.

Section IV represents two case studies intended to illustrate the effect of the development standards and policies. Case Study A outlines the effect of the development policies and engineering standards upon a small development project under "ideal" conditions. The conditions external to the development (which normally are the more significant conditions) have been carefully removed so that the cost of interior services can be easily compared.

It should, of course, be noted that Case Study A is rarely encountered in the development industry. Case Study B has been prepared to illustrate the effect that external circumstances have upon the cost of developing residential land.

Last year, the Ministry of Housing prepared a brief to demonstrate how development costs could be reduced throughout the Province. This report entitled "Urban Development Standards - A Demonstration of the Potential for Reducing Costs" was a reaction to the skyrocketing housing price increases experienced in the early 70's. The results of this "demonstration" have been included in the appropriate schedules of Section III and in the cost analysis of Case Study A (Section IV).

Township of Glanbrook

The Township of Glanbrook has not been included in the various charts and schedules contained in the report. Glanbrook has not experienced any significant urban growth for some time and therefore has not created an urban development policy. No doubt, as development takes place in the areas of the Township to be urbanized such as Mount Hope and Binbrook, a development policy will be created.



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SECTION II - CONCLUSIONS

1. There is a great variance of development policies throughout the Region of Hamilton-Wentworth.

Since the Region and the Municipalities are responsible for different aspects of the development process, each of the seven governments have independently developed policies according to their own experience and philosophies. Section III summarizes the main aspects of the development policies throughout the Region.

The variation of development policies results in confusion and insecurity in the development industry.

As Councils change, as municipal staff changes, and as the market changes, the present two tier system will undoubtedly lead to greater diversity in development policies.

2. Servicing costs throughout Regional Hamilton-Wentworth vary greatly from municipality to municipality for essentially the same product.

Case Study A illustrates the internal costs resulting of the varying municipal development policies.

The cost of hard services varies by as much as 30 per cent from municipality to municipality for essentially the same product.

Single government control of development in Hamilton-Wentworth would provide us with an opportunity to distill these policies into one "best benefit" result. This in turn would result in a cost savings to future home purchasers while maintaining acceptable standards.

3. Regional government has rationalized the development industry with respect to sanitary sewers and watermains.

With the implementation of Regional government in Hamilton-Wentworth, the Region took over responsibility for sanitary sewers and the water distribution systems from the municipalities. In this regard, the development industry has benefited as much of the confusion has been removed. The development industry now can meaningfully plan according to a single mature sanitary sewer and watermain construction program.

4. Regional government has resulted in the duplication of efforts in the development process.

Within each of the area municipalities, each development requires:

- a. Separate regional and municipal subdivision agreements.
- b. Review of engineering, survey, and legal documents by separate municipal and regional engineers, surveyors, and solicitors.
- c. Duplicate inspection of sewer trenches (sanitary regional, storm municipal).
- d. Approval of agreements and settling of disputes by both regional and municipal councils.

In regional Hamilton-Wentworth it is possible to construct sanitary and storm sewers in the same trench where:

- a. Each sewer has a different drainage area.
- b. Each sewer goes in a different direction.
- c. The design has been reviewed by both the regional and the municipal engineer.
- d. The cost of the sanitary sewer has been shared between the developer and the Region.
- e. The cost of the storm sewer has been shared between the developer and the Municipality.

- f. The entire trench has been inspected by both regional and municipal inspectors.
- g. In the case of a dispute, responsibility is denied by both the region and the municipality.

5. Development levies have increased alarmingly in Hamilton-Wentworth since the implementation of Regional government.

Schedule B of section III reviews the present municipal and regional levies throughout the region. While it has been difficult to ascertain the level of imposts prior to regional government, information from the municipalities indicate that the combined Regional and Municipal levies exceed the pre-Regional levies by as much as 400%.

We suspect that since each government within the region is responsible to extend its own hard services; each government has taken a "conservative" position on municipal levies. Since these levies have been universally applied across the region, they are borne by all new home purchasers. We are convinced that these increased levies are one significant reason for the increase in housing costs (both new and resale) in recent years.

6. Servicing standards in Hamilton-Wentworth are unnecessarily extravagant.

The Ministry of Housing in its 'Demonstration' has shown (see Case Study A) how housing costs can be significantly reduced through a careful rethinking of servicing standards. The cost comparison in Case Study A illustrates how the standards in this region are alarmingly extravagant in comparison to the Ministry of Housing demonstration. We are confident that positive policies would have dramatic results on the external services and "soft services" required to produce housing lots.

Because the housing market is at least regional wide in Hamilton-Wentworth, we recognize that the reduction of servicing standards in a single municipality may not result in a decrease in lot prices in that Municipality. Market pressures would only permit the savings to be passed on to the home purchaser if the reduction in servicing standards were Region-wide.

We conclude, therefore, a reduction in house prices through a reduction in servicing standards can only be accomplished if the Region has uniform development policies and standards.

SECTION III - REVIEW OF DEVELOPMENT POLICIES & SERVICING STANDARDS

Summary of Schedules

A. Planning Fees:

- Planning fees vary on our typical subdivision of 13 lots by \$238.47 per lot.
- Deposits in some cases are estimates and further funds may be requested by the municipality.

B. Lot Levies:

- Levies for single family lots within the Region vary by \$700.00 per lot.
- There is a variance between types of units.
- The time of payment is also significant since these funds represent a high "front-end" cost.

C. Building Permit Fees:

- Fees for a building permit on a typical single family home of 1,500 sq.ft. vary by \$194.00.
- The time of permit issuance is important with the ideal situation having some home construction begin while the servicing is being completed.

D. Administration and Inspection Fees:

- In the case of our small typical subdivision, the minimum charge method is appreciably greater than the percentage basis.
- In the case of the additional hourly charge, there is a significant increase in cost.

E. Subdivision Securities:

- Securities are required throughout the region as a maximum amount.
- The discharge of securities is a significant problem in that with the contractor paid and the securities not reduced - the developer is "double financing" the work.

F. Maintenance:

- the securities required, vary greatly within the region from a 2% maintenance bond to a letter of credit equal to 10% of the servicing cost.

G. Insurance:

- Insurance policies vary between \$500,000 and 1,000,000 liability and property damage.
- In instances where the developer is required to supply the insurance, the project is 'doubly' insured as the contractor is also required to insure the project. The only beneficiary is the insurance companies.

H. Cash in Lieu for Park Dedication:

- In general 5% of the raw land value on a per acre basis is required but in the case where the 5% of the value of the serviced lots is taken (minus the cost of servicing), the Municipality should realize the significant resultant cost to the home purchaser.

I. Storm Sewer Standard:

- Storm sewer standards vary greatly between each municipality in the region from design standards to installation standards.
- The size differences, and the installation differences have a significant effect in the servicing cost, with the cost being compounded as the development increases in size.

J. Roadway Standards:

- Roadway standards for single family lots vary from sidewalks required on both sides of the road, to sidewalks not being required at all, from 18" of Granular to 10" of Granular and from 3" of asphalt to 6" of asphalt.
- The differences within this region cause confusion within the development industry and has an appreciable effect on the servicing costs.

K. Internal Cost Sharing of Services:

- The oversizing of sanitary and water services is shared in all municipalities by the Region. However, the oversizing of storm sewers may or may not be shared, depending upon the municipality. This certainly is a factor in the overall servicing cost to the developer and ultimately the home buyer.

L. External Cost Sharing of Services:

- The region will initiate Sanitary and water services under local improvements
- The storm and roadway cost sharing vary from a limited oversizing standard, to none at all.
- This ultimately has significant effect on home prices.

M. Boundary Road Servicing:

- A policy of sharing costs vary from 50% to none at all. The result being that abutting land owners are encouraged to wait until all the external services are provided to their lands.
- The resulting 'added cost' is significant to home prices.

PLANNING FEES

REGION OF HAMILTON-WENTWORTH

<u>REGION</u>	<u>O.P. Amendment</u>	<u>Rezoning</u>	<u>Draft Plan of Subdivision</u>
	N.A.	N.A.	No fee
<u>Municipality</u>			
Ancaster	\$1,000 (deposit)	\$750 (deposit)	\$1,050 + 10 per lot (deposit)
Dundas	\$15 - \$25 per lot	\$15 - \$25 per lot	No fee
Flamborough	\$1,500 (deposit)	\$500 (deposit)	\$100/lot (\$2,500 max.) (deposit)
Hamilton	\$100 application fee	\$100 application fee	No fee
Stoney Creek	\$1,000 min. (deposit) \$3,000 max. (deposit)	\$500 min. (deposit)	1 - 50 lots \$1,000 50 - 100 lots \$2,000

* Note: Deposits are estimates and are adjusted by the Municipalities.

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LOT LEVIES

REGION OF HAMILTON-WENTWORTH

	Single Family (50' x 5,000 sq.ft.)	Semi Detached (30' x 3,000 sq.ft.)	Street Townhouses (20' x 2,000 sq.ft.)	Block Townhouses (14.5 units/net acre)	Apartments (40 units/net acre)
<u>REGION</u>	11.25 cents per sq.ft. of lot	11.25 cents per sq.ft. of lot	11.25 cents per sq.ft. of land area plus \$220 per unit	11.25 cents per sq. ft. of land plus \$220 per unit	11.25 cents per sq.ft. of land plus \$220 per unit
	area up to 8,500 sq.ft.	area			
	\$562.50	\$337.50	\$445.00	\$546.70	\$342.51
<u>Municipality</u>					
Ancaster	\$1,200/lot (\$1,762.50)	\$1,200/unit (\$1,537.50)	No Policy	No Policy	No Policy
Flamborough	\$ 500 (\$1,062.50)	\$ 500 (\$ 837.50)	\$500.00 (\$ 945.00)	\$500.00 (\$1,046.70)	\$500/unit (\$ 842.51)
Hamilton	\$500 + 187.50* (1,250)	\$500 + 112.50* (950)	\$500 + 75.00* (\$1,020)	\$500 + 108.90* (\$1,155.60)	\$350/unit + 40.83* (\$733.34)
Stoney Creek	\$1,000 (\$1,562.50)	\$1,000 (\$1,337.50)	\$1,100.00 (\$1,320.00)	\$1,100.00 (\$1,646.70)	1 Bd. Rm. \$550 (892.51) 2 Bd. Rm. \$800 (1,142.51) 3 Bd. Rm. \$1,000 (1,342.51)

() = Total Regional plus Municipal Levies

H&DIBA Submission to the Hamilton-Wentworth Regional Review Commission

*3.75 cents per square foot of lot area collected by the Region for storm sewer purposes.

Section III-Schedule 'B'

REGION OF HAMILTON-WENTWORTH

<u>Municipality</u>	<u>Time Available</u>	<u>Building Permit Fee</u>	<u>Plumbing Permit</u>
Ancaster	Registration plus completion of granular base	Cost of construction sliding scale \$102.50	Extra based on number of fixtures
Dundas	Registration plus completion of base course asphalt	Cost of construction based on construction value \$ 85.00	\$4.00 - 1st fixture \$.75 - each thereafter \$4.00 - permit
Flamborough	Registration plus completion of base course asphalt	Cost of construction \$ 11.00	\$5.00 - 1st stack \$3.00 - each thereafter \$2.00 - each fixture
Hamilton	Registration plus completion of granular base	Cost of construction \$205	Included
Stoney Creek	Upon completion of preliminary grading, no services required	\$110 flat fee	Included

* Based on: 1,500 sq.ft. home
\$40,000 construction value

* Note: The availability of building permits without services in Stoney Creek is advantageous to builders in order to make model homes available at the same time as servicing becomes available.

REGION OF HAMILTON-WENTWORTH

<u>REGION</u>	<u>Method of Determination</u>	<u>Terms</u>
<u>Municipality</u>		
Ancaster	2% of cost of servicing	cash payment upon approval of subdivision agreement
Dundas	2% of cost of servicing	cash payment upon approval of subdivision agreement
Flamborough	2% of servicing cost + 10.00 per hr. during time town inspection is on site	2% of construction cost paid upon approval of subdivision agreement, remainder upon demand
Hamilton	None Required	cash payment upon approval of subdivision agreement
Stoney Creek	\$100,000 construction cost or less \$5,000 \$100,000 to \$200,000 - \$5,000 on first \$100,000 + 4½% on remainder \$200,000 to \$500,000 - \$9,500 on first \$200,000 + 4% on remainder \$500,000 to \$1,000,000 - \$21,500 on first \$500,000 + 3½% on remainder \$1,000,000 + = \$38,000 on first \$1,000,000 + 3% on remainder	cash payment upon approval of subdivision agreement

H&DIBA Submission to the Hamilton-Wentworth Regional Review Commission

SUBDIVISION SECURITIES

REGION OF HAMILTON-WENTWORTH

Method of Determination

REGION Letter of Credit for 75% of cost of construction of all Regional services
or Mortgage = 100% of servicing value

Municipality:

Ancaster	Letter of credit = 100% of construction
Dundas	Letter of Credit = 90 percent of construction value + Cash or mortgage = 10 percent of construction value
Flamborough	Cash, bond or letter of credit = 100% of servicing including engineering
Hamilton	Cash, bond or letter of credit = 75% of servicing value or, Mortgage = 100% of servicing value
Stoney Creek	Letter of credit = 100% of total estimated cost of servicing

*Note: All deposits are required at the time of signing of the subdivision agreement.

H&DHBA Submission to the Hamilton-Wentworth Regional Review Commission

SUBDIVISION MAINTENANCE PROVISIONS

REGION OF HAMILTON-WENTWORTH

<u>REGION</u>	<u>Period</u>	<u>Terms</u>	<u>Cost</u>	<u>Security</u>
<u>Municipality</u>				
Ancaster	2 yr.	Developer Responsibility		bond = 3% of owners share of construction cost
Dundas	2 yr.	Developer Responsibility	by developer	letter of credit = 10% servicing cost
Flamborough	2 yr.	Developer Responsibility	by developer	maintenance bond = 2% of servicing cost
Hamilton	2 yr.	**Developer Responsibility	by developer	20% of tree planting and sodding bond = 3% of cost of curbs, walks, roadways + 15% of cost of boulevard seeding
Stoney Creek	1 yr.	Developer Responsibility (underground)	by developer	securities reduced to 10% of construction cost
	2 yr.	Developer Responsibility (underground)		securities reduced to 10% of construction cost

* Note: 'Maintenance' means the requirements after the services are approved but before they are accepted & transferred to Municipal or Regional ownership.

** City of Hamilton maintains the granular roadways until asphalt is applied for 65¢/ft. frontage and flankage

H&DHEA Submission to the Hamilton-Wentworth Regional Review Commission

INSURANCE

REGION OF HAMILTON-WENTWORTH

<u>REGION</u>	None required
<u>Municipality</u>	
Ancaster	- <u>Developer</u> to supply a minimum of \$500,000 public liability and property damage.
Dundas	- <u>Developer</u> to supply a minimum of \$500,000 public liability and property damage.
Flamborough	- <u>Developer</u> to supply a minimum of \$1,000,000 public liability and property damage.
Hamilton	- <u>Contractor</u> to supply a minimum of \$500,000 public liability and property damage.
Stoney Creek	- <u>Developer</u> to supply a minimum of \$500,000 public liability and property damage.

H&DHBA Submission to the Hamilton-Wentworth Regional Review Commission

Section III-Schedule 'G'

IN THE REGION OF HAMILTON-WENTWORTH

REGION

N.A.

Municipality

Ancaster

Town estimator and developer estimate 5% of raw land value on per acre basis.
If estimator and developer cannot agree, an independent appraiser is hired - council will decide.

Dundas

Town estimator and developer estimate 5% of raw land value on per acre basis.
If estimator and developer cannot agree, an independent appraiser is hired - council will decide.

Flamborough

5% of raw land value is appraised by developer and town's assessment department.
If estimates do not agree, an independent appraisal is established and council's decision is final.

Hamilton

5% of value of serviced lots is appraised by two independent appraisers hired by the City, the
higher of the two less the cost of servicing is the amount the developer must pay.

Stoney Creek

An independent appraiser estimates 5% of the raw land value.

H&DHBA Submission to the Hamilton-Wentworth Regional Review Commission

STORM SEWER STANDARDS

REGION OF HAMILTON-WENTWORTH

Storm Return	RUNOFF COEFFICIENTS					Roof Connections	Foundation Drain Connection	Single Trench Permitted	Bedding
	Single Family	Semi Detached	Multiple Family	Commercial Industrial	Park				
Municipality	2 yr. Yarnells with provision for 25 yr. over-land flow	0.35	0.60	0.70	C-0.90 1-0.75	0.20	Yes	Yes	Granular B
Dundas	5 yr. Yarnells	0.40	0.50	0.60	0.85	0.20	Yes	No	Granular B
Flamborough	5 yr. Yarnells 15 min. infiltration time	0.40	0.60	0.70	C-0.90 0.75	0.20	Yes	No	Granular A
Hamilton	*Hamilton Curve	0.40	0.40	0.50 - 0.60	0.80 - 0.90	0.30	Yes	Yes	2,000 P.S.I. Concrete
Stoney Creek	5 yr. Yarnells 10 min. infiltration time	0.40	0.60	0.70 - 0.75	C-0.90 I-0.75	0.20	Yes	No	Granular C
Ministry of Housing Demonstration, 2yr. Yarnells 10 min. infiltration time		0.60	0.6	0.65	per OHAC* coefficient table	0.25	No	dual-trench permitted	Granular

* Equivalent to Yarnells 15+ yr. storm return curve. This curve results in pipe sizes similar to the other municipalities in the smaller sizes but much larger sizes for larger drainage areas.
* Ontario Housing Advisory Committee

SUBDIVISION ROADWAY STANDARDS

REGION OF HAMILTON-WENTWORTH

REGION	Minimum Width	Curb & Gutter	Sidewalk	Base granular	asphalt	Boulevard	Lighting
<u>Municipality</u>							*
Ancaster	28' cf/cf.	mountable	4' main streets only	16" Gran 'A'	1½" HL3 1½" HL5	Sod - 4" topsoil	0.40' candles
Dundas	28' cf/cf.	barrier	4' one side	15" Gran 'A'	1½" HM6 1½" HM3	Sod - 4" topsoil	0.40' candles
Flamborough	28' cf/cf.	mountable	4' both sides	12" Gran 'C' 4" Gran 'A'	1½" HL6 1½" HL3	Seed - 4" topsoil Sod - fall	175 watt 150-200' spacing
Hamilton	28' cf/cf	mountable	4' both sides (comb)	10" Gran 'A'	4½" HM5 1½" HM3	Seed - 4" topsoil	0.30' candles
Stoney Creek	28' cf/cf	barrier	5' both sides	12" Gran 'B' 6" Gran 'A'	1½" HL6 1½" HL3	Sod - 4" topsoil	0.40' candles
Ministry of Housing Demonstration	24' cf/cf	12" mountable	none	10" Gran 'A'	2" asphalt		

* 0.4' candles equivalent to 125 - 175 w mercury vapour lights with 100' - 140' spacing.

H&MIBA Submission to the Hamilton-Wentworth Regional Review Commission

REGION OF HAMILTON-WENTWORTH

	<u>Sanitary</u>	<u>Water</u>	<u>Storm</u>	<u>Roadways</u>
<u>REGION</u>	Developer pays up to 18"Ø. Oversizing on added cost basis paid by Region. Region pays for forcemains and pumping stations	Developer pays up to 8"Ø. Oversizing on added cost basis paid by Region.	N.A.	N.A.
<u>Municipality</u>				
Ancaster	N.A.	N.A.	Developer pays up to 27"Ø C.P. Oversizing based on added cost basis	None
Dundas	N.A.	N.A.	Developer pays up to 36"Ø. Oversizing based on cost of material only	Over width & over strength materials paid by Town
Flamborough	N.A.	N.A.	No Policy	No Policy
Hamilton	N.A.	N.A.	Developer pays up to 42"Ø. Oversizing based on added cost basis	Developer pays cost of minimum road. Oversizing on added cost basis for over width and over strength paid by City
Stoney Creek	N.A.	N.A.	Developer pays up to 42"Ø Oversizing paid on added cost basis	None

* Note: See Case Study 'B' - Appendix 'C'

REGION OF HAMILTON-WENTWORTH

REGION	<u>Sanitary</u>	<u>Water</u>	<u>Storm</u>	<u>Roadways</u>
	Region initiates; adjacent owners pay	Region initiates; adjacent owners pay	N.A.	N.A.
<u>Municipality</u>				
Ancaster	N.A.	N.A.	None	None
Dundas	N.A.	N.A.	None except oversizing	None
Flamborough	N.A.	N.A.	None	None
Hamilton	N.A.	N.A.	City initiates; adjacent owners pay	City initiates; adjacent owners pay
Stoney Creek	N.A.	N.A.	None except oversizing	None

* Note: See Case Study 'B' - Appendix 'C'

BOUNDARY ROAD SERVICING

REGION OF HAMILTON-WENTWORTH

REGION

Region pays 50%, then recovers from adjacent owner

Municipality

Ancaster

Town pays 50%, then recovers from adjacent owner.

Dundas

Developer pays entire cost but will recover 25% when adjacent land developed.

Flamborough

No stated policy.

Hamilton

City pays 50%, then recovers from adjacent owner.

Stoney Creek

Town pays 50%, then recovers from adjacent owner.

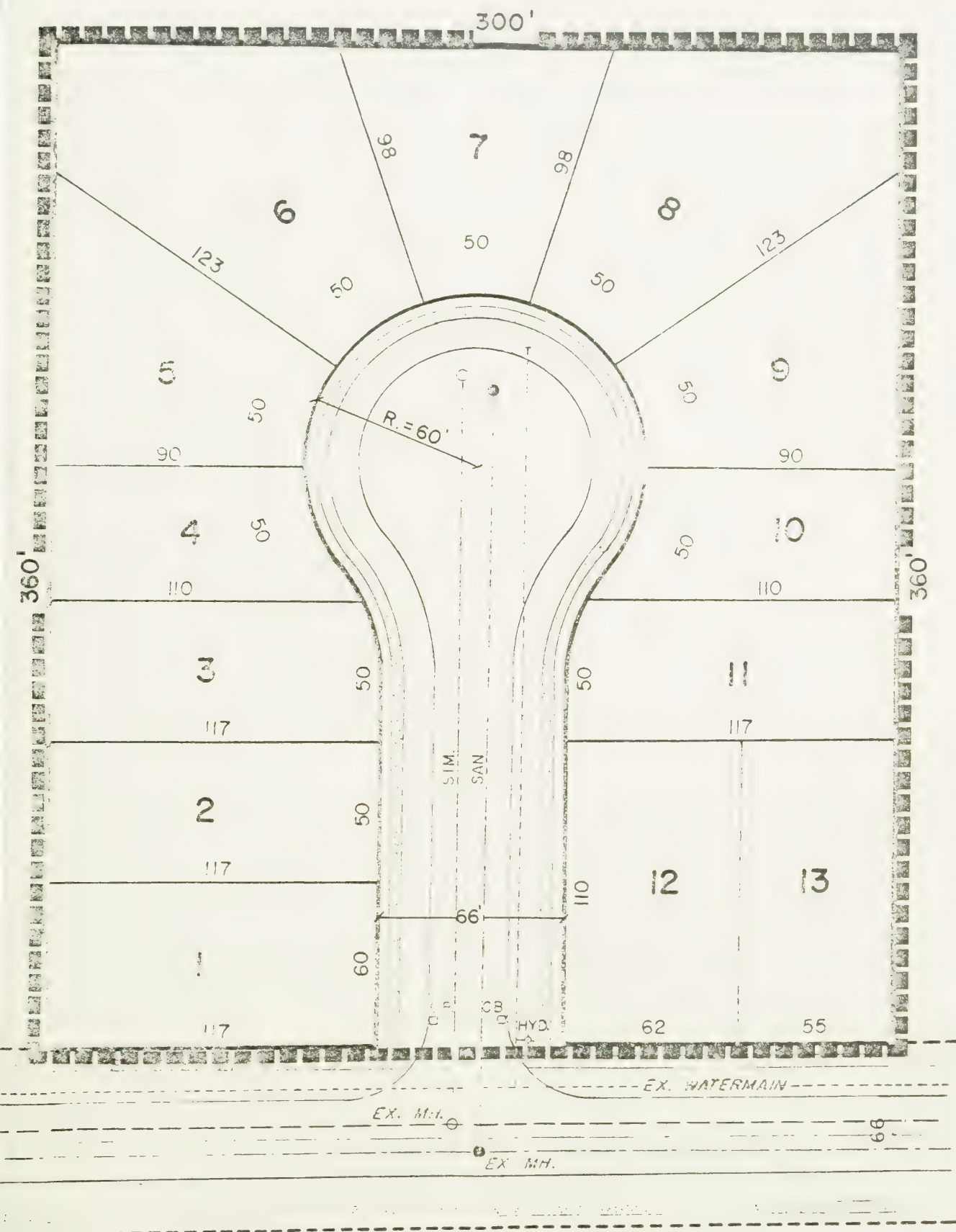
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Section III-Schedule 'M'

SECTION IV - CASE STUDIES

Case Study 'A'

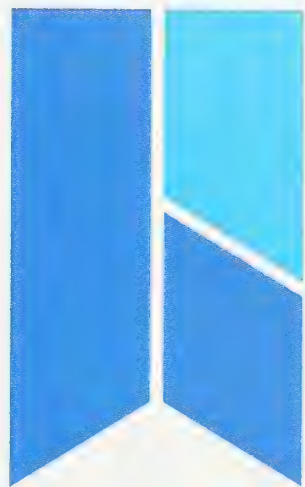
- Assumptions:
- (a) All lots are a minimum of 5,000 sq.ft. and have a minimum of 50' frontage.
 - (b) The plan is 'draft' approved.
 - (c) The land has ideal dimensions (little or no waste land).
 - (d) The plan fronts on a fully serviced, pre-paid street.
 - (e) There are no 'external' constraints.
 - (f) The servicing is self-contained.



CASE STUDY 'A'

Placeholder for Foldout.

Insert to Be Photographed at
a Later Date.



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CASE STUDY 'A' - EXPLANATORY NOTES AND COMMENTS

1. Sanitary Sewers - A Regional function; therefore, the costs are the same.
 - The Ministry of Housing Demonstration results in a \$75.00 per lot savings through use of granular backfill and an 8" pipe in lieu of a 10" pipe.
2. Watermains - A Regional function; therefore, the costs are the same.
 - The Ministry of Housing Demonstration results in a \$90.00 per lot savings by locating the hydrant at the street entrance.
3. Storm Sewers - The \$150.00 per lot higher cost in Hamilton is due to the concrete bedding requirement.
 - The design criteria, while varying widely throughout the region does not have a significant effect on small diameter pipes.
 - The Ministry of Housing Demonstration provides a savings of at least \$500.00 per lot by eliminating foundation drain connections (sump pump could likely be required).
4. Roadways - While design standards vary widely across the region, the effect on servicing cost is not substantial.
 - The Ministry of Housing Demonstration provides a savings of at least \$220.00 per lot by reducing the pavement width by two feet and the granular/asphalt depth.
5. Lot Drainage - Rear lot catchbasins are required where lots drain to the street and to the rear from the house.
 - The \$400.00 per lot cost in Stoney Creek is due to the earth moving required to drain the lots entirely to the front.
6. Sidewalks - Ancaster follows the Ministry of Housing Demonstration by not requiring sidewalks on cul-de-sacs.
 - The additional cost in Stoney Creek is due to the 5' wide sidewalk requirement - both sides.
7. Boulevards - There is little cost benefit in seeding boulevards in lieu of sodding.
8. Lighting - Ancaster, Dundas and Stoney Creek require shorter spacing between lamp posts.

9. Underground Power - The additional \$150.00 per lot cost in Stoney Creek is for the provision of below grade transformers.
10. Inspection - The hourly rate in Dundas effectively doubles inspection costs.
 - The \$5,000 minimum charge in Stoney Creek has a significant effect on small plans.
11. Park Dedication - The Hamilton policy of calculating park dedication on lot values (minus hard servicing costs) effectively triples the cost.

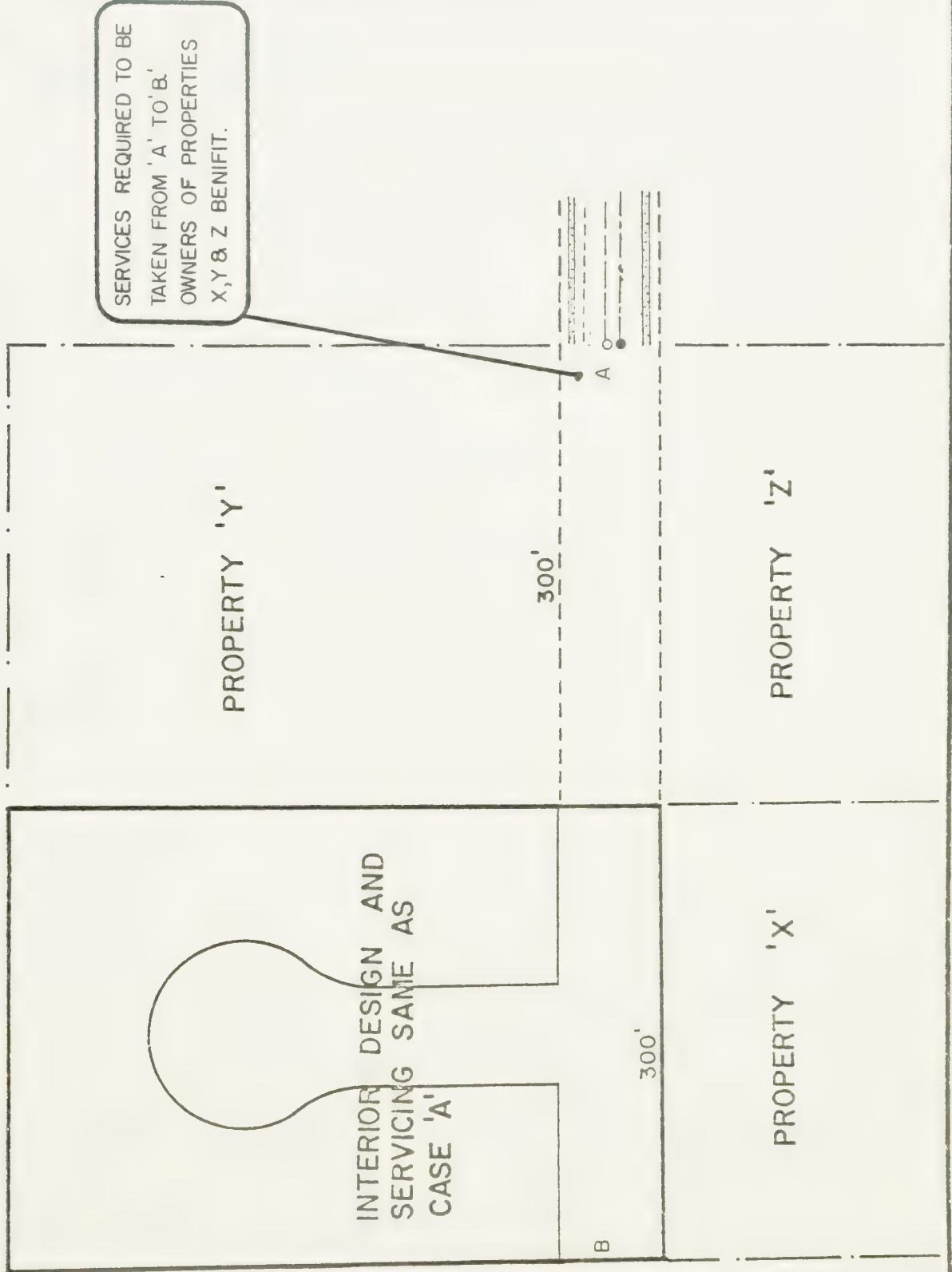
Case Study 'B'

Assumption: (a) Extensive external services required

This case illustrates how external costs can effectively double the cost of servicing housing lots. While this may be an extreme case, this case is more realistic than Case Study 'A', since most developments include at least some external costs.

It should be noted that the owners of lands X Y and Z receive directly the 'windfall' benefit of the services paid for by the initiating subdivision.

CASE STUDY 'B'



Case Study 'B'
Effect of External Services upon Development Costs

	Sharing	- Developer	Property X	Property Y	Property Z
1. Internal Services		75,700	---	---	---
2. Imposts & Park Dedication		20,000	---	---	---
3. Sanitary Sewer from 'a' to 'b' (no oversizing)		6,300	6,300	6,300	6,300
4. Watermains from 'a' to 'b' (no oversizing)		3,700	3,700	3,700	3,700
5. Storm Sewer from 'a' to 'b'		33,100	---	---	---
6. Roadway from 'a' to 'b'		40,000	---	---	---
7. Sidewalks from 'a' to 'b' (one side only)		3,600	---	---	---
8. Underground Power & Lighting		4,800	---	---	---
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Total Cost to Each		187,200	10,000	10,000	10,000
Total Benefit to Each		126,000	30,400	30,400	30,400
Total Cost per Lot to Developer		14,400			

Notes: Flamorough Internal Costs used for illustrative purposes
 All 'Soft' Services included.

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